## IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Bernard F. Murphy and Jodi M. Murphy	) Case No. 17-23771-JAD ) Chapter 13		
Debtor(s).	) Related to Docs. #152 and 160		
	R OF COURT oxes That Apply)		
☑ Confirming Plan on Final Basis	☐ Chapter 13 Plan dated:		
☐ Authorizing Distributions Under Plan On Interim Basis Solely as Adequate Protection	n Manuary 21, 2022 e January 20, 2022		

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "<u>Plan</u>"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

- 1. <u>Unique Provisions Applicable Only to This Case</u>: *Only those provisions which are checked below apply to this case*:
  - A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$, beginning. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

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B. The length of the Plan is changed to a total of at leastmonths. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket. The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.
PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.
D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
F. The following utility creditor shall be paid monthly payments of \$ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

		I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
		J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
1	$\boxtimes$	<ul><li>K. Additional Terms and Conditions:</li><li>*No further payments to Ally Financial CL. #3 as being removed from amended</li></ul>
plan		with prior payments proper & ratified
		*No further payments to Ally Bank CL. #4 as being paid in full and removed from amended plan with prior payments proper & ratified *It is stipulated that CL# 6 is non-dischargeable.

#### 2. <u>Deadlines</u>. The following deadlines are hereby established and apply to this case:

- A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **B.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-1(c)(2), the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.
- C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- **D.** Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or

Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

## 3. <u>Additional Provisions</u>. The following additional provisions apply in this case:

- **A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- **B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor(s)' counsel must file a fee application in accordance with W.PA.LBR 2016-1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.
- **G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.
- **H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

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Dated: 2/24/2022

cc: All Parties in Interest to be served by Clerk

United States Bankruptcy Judge Jeffery A. Deller

FILED 2/24/22 4:39 pm CLERK U.S. BANKRUPTCY COURT - WDPA

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 17-23771-JAD
Bernard F. Murphy Chapter 13

Jodi M. Murphy Debtors

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: auto Page 1 of 4
Date Rcvd: Feb 25, 2022 Form ID: pdf900 Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2022:

Recip ID db/jdb	+	Recipient Name and Address Bernard F. Murphy, Jodi M. Murphy, 9817 South Tripp Avenue, Oak Lawn, IL 60453-3553		
r	+	Gloria Walker, Keller Williams Realty of N. Pittsburgh, 11269 Perry Higway, #300, Wexford, PA 15090-9388		
r	+	Megan M. Rummel, Clear Choice Enterprises, 723 E. Brady Street, Butler, PA 16001-4789		
r	+	Melissa Barker, Berkshire Hathaway HomeServices, 119 Mulone Drive, Sarver, PA 16055-8409		
14696072	+	AES/PNC Bank, P.O. Box 61047, Harrisburg, PA 17106-1047		
14696082	+	Comenity/Trwrds, P.O. Box 182789, Columbus, OH 43218-2789		
14696091	+	Loan Depot, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808		
14760828	+	LoanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430		
14696095	+	Mohela/Dept. of Ed., 633 Spirit Drive, Chesterfield, MO 63005-1243		
14696096	+	Nancy Murphy, 10814 S. Maplewood, Chicago, IL 60655-1213		
14713211	+	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147		
14698173	+	U S Dept of Education/MOHELA, 633 Spirit Drive, Chesterfield, Mo 63005-1243		
14696109	+	US Bank/Great Lakes Higher Education, P.O. Box 7860, Madison, WI 53707-7860		

## TOTAL: 13

### $\underline{\textbf{Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.}\\$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID	Notice Type: Email Address + Email/PDF: acg.acg.ebn@aisinfo.com	Date/Time	Recipient Name and Address	
C.		Feb 25 2022 23:37:07	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901	
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2022 23:37:03	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901	
cr	Email/Text: ECMCBKNotices@ecmc.org	Feb 25 2022 23:29:00	Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408	
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 25 2022 23:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828	
cr	+ Email/Text: bncmail@w-legal.com	Feb 25 2022 23:30:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132	
14707102	Email/Text: ally@ebn.phinsolutions.com	Feb 25 2022 23:29:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004	
14707074	Email/Text: ally@ebn.phinsolutions.com	Feb 25 2022 23:29:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004	
14696073	+ Email/Text: ally@ebn.phinsolutions.com	Feb 25 2022 23:29:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901	
14696074	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 25 2022 23:29:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803	

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District/off: 0315-2

Date Rcvd: Feb 2		lf900	Total Noticed: 66				
14696075 Email/PDF: AIS.cocard.ebn@aisinfo.com							
14090073	Email Dr. Als.cocard.come assimo.com	Feb 25 2022 23:37:10	Capital One Bank, P.O. Box 5155, Norcross, GA 30091				
14698598	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 25 2022 23:29:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915				
14728922	Email/PDF: bncnotices@becket-lee.com	Feb 25 2022 23:37:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701				
14696077	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2022 23:37:04	Citicards/Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241				
14696078	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 25 2022 23:29:00	Citizens Bank, 1000 Lafayette Gill, Bridgeport, CT 06604-4725				
14696079	+ Email/Text: mediamanagers@clientservices.com	Feb 25 2022 23:29:00	Client Services, Inc., 3451 Harry S. Truman Blvd.,				
14696080	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	OM Feb 25 2022 23:29:00	Saint Charles, MO 63301-9816  Comenity Bank/Victoria Secret, P.O. Box 182789,				
14561261	E THE PRICE AND AND SOUTH THE PRICE OF THE P		Columbus, OH 43218-2789				
14761261	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CC	Feb 25 2022 23:29:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132				
14696081	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CC	OM Feb 25 2022 23:29:00	Comenity Capital/Petland, P.O. Box 182120, Columbus, OH 43218-2120				
14696093	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2022 23:37:04	Macy's, P.O. Box 8218, Mason, OH 45040				
14696094	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2022 23:37:12	Macy's Visa, P.O. Box 8218, Mason, OH 45040-8218				
14740693	Email/Text: bnc-quantum@quantum3group.com	Feb 25 2022 23:29:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657				
14696083	+ Email/Text: egssupportservices@alorica.com	Feb 25 2022 23:30:00	EGS Financial Care, Inc., 4740 Baxter Road, Virginia Beach, VA 23462-4484				
14882852	Email/Text: ECMCBKNotices@ecmc.org	Feb 25 2022 23:29:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408				
14696084	+ Email/PDF: gecsedi@recoverycorp.com	Feb 25 2022 23:37:03	GC Services LP, P.O. Box 1389, Copperas Cove,				
14756140	+ Email/Text: ISAC.Bankruptcy@illinois.gov	Feb 25 2022 23:29:00	TX 76522-5389  Illinois Student Assistance Commission, 1755				
14696085	Email/Text: sbse.cio.bnc.mail@irs.gov		Lake Cook Road, Deerfield, IL 60015-5209				
		Feb 25 2022 23:29:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346				
14696076	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 25 2022 23:37:10	Chase, P.O. Box 15298, Wilmington, DE 19850-5298				
14696088	Email/Text: PBNCNotifications@peritusservices.com	Feb 25 2022 23:29:00	Kohls Capone, P.O. Box 3115, Milwaukee, WI 53201-3115				
14754935	Email/PDF: resurgentbknotifications@resurgent.com	Feb 25 2022 23:37:08	LVNV Funding, LLC its successors and assigns as, assignee of FFPM Carmel Holdings I, LLC, Resurgent Capital Services, PO Box 10587,				
14755568	Email/PDF: resurgentbknotifications@resurgent.com	Feb 25 2022 23:37:04	Greenville, SC 29603-0587  LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587				
14754979	Email/PDF: resurgentbknotifications@resurgent.com	Feb 25 2022 23:37:03	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587				
14696089	+ Email/Text: bk@lendingclub.com	Feb 25 2022 23:30:00	Lending Club, 71 Stevenson Street, Suite 300, San				

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		•		Francisco, CA 94105-2985
14696092	+	Email/PDF: gecsedi@recoverycorp.com	Feb 25 2022 23:37:10	Lumber Liquidators/Synch Bank, P.O. Box 960061, Orlando, FL 32896-0061
14696097	+	Email/PDF: pa_dc_claims@navient.com	Feb 25 2022 23:37:03	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14714978		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery	y.com Feb 25 2022 23:37:12	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14697105	+	Email/PDF: rmscedi@recoverycorp.com	Feb 25 2022 23:37:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696098		Email/PDF: gecsedi@recoverycorp.com	Feb 25 2022 23:37:03	Paypal Credit, P.O. Box 105658, Atlanta, GA
14719573	+	Email/Text: ebnpeoples@grblaw.com	Feb 25 2022 23:29:00	30348-5658  Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,
14759861		Email/Text: bnc-quantum@quantum3group.com	Feb 25 2022 23:29:00	Pittsburgh, PA 15233-1828  Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA
14696101		Email/PDF: gecsedi@recoverycorp.com	Feb 25 2022 23:37:02	98083-0788 SYNCB/American Eagle, P.O. Box 965005,
14953888	+	Email/Text: bncmail@w-legal.com	Feb 25 2022 23:30:00	Orlando, FL 32896-5005  SYNCHRONY BANK, c/o Weinstein & Riley,
14696099	+	Email/PDF: Citi.BNC.Correspondence@citi.com		P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14696100		Email/PDF: clerical@simmassociates.com	Feb 25 2022 23:37:04	Sears/CBNA, P.O. Box 6283, Sioux Falls, SD 57117-6283
			Feb 25 2022 23:37:10	Simm Associates Inc., P.O. Box 7526, Newark, DE 19714-7526
14696102		Email/PDF: gecsedi@recoverycorp.com	Feb 25 2022 23:37:06	Synchrony Bank/Amazon, Attn: Bankruptcy Dept., P.O. Box 965015, Orlando, FL 32896-5015
14696103	+	Email/PDF: gecsedi@recoverycorp.com	Feb 25 2022 23:37:10	Synchrony Bank/American Eagle, P.O. Box 965005, Orlando, FL 32896-5005
14696104		Email/PDF: gecsedi@recoverycorp.com	Feb 25 2022 23:37:03	Synchrony Bank/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007
14696105		Email/PDF: gecsedi@recoverycorp.com	Feb 25 2022 23:37:03	Synchrony Bank/Sams Club, P.O. Box 960013, Orlando, FL 32896-0013
14696106		Email/PDF: gecsedi@recoverycorp.com	Feb 25 2022 23:37:03	Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
14696107	+	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 25 2022 23:29:00	Toyota Financial Services, 1111 W. 22nd St., Ste. 420, Oak Brook, IL 60523-1959
14740351	+	Email/Text: Toyota BKN otices@national bankruptcy.com	Feb 25 2022 23:29:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15380523		Email/Text: RPSB ankrupt cyBNCN ot if ication @usbank.com	Feb 25 2022 23:30:00	US Bank, ATTN: Bankruptcy Department, 4801 Frederica Street, Owensboro, KY 4230
15380524		Email/Text: RPSB ankrupt cyBNCN ot if ication@usbank.com	Feb 25 2022 23:30:00	US Bank, PO Box 64799, St. Paul, MN 55164
14696108	+	Email/Text: BAN5620@UCBINC.COM	Feb 25 2022 23:29:00	United Collection Bureau Inc., 5620 Southwyck Blvd., Ste 206, Toledo, OH 43614-1501

TOTAL: 53

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or # out of date forwarding orders with USPS.

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cr LoanDepot.com, LLC

cr \*+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14696087 \*+ Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Ave, Pittsburgh, PA 15222-4107

14696086 \*+ Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Avenue, Pittsburgh, PA 15222-4107

14696090 \*+ Lending Club Corp., 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985

14716013 \*P++ PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:,

Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2022 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2022 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor LoanDepot.com LLC bnicholas@kmllawgroup.com

Dai Rosenblum

on behalf of Joint Debtor Jodi M. Murphy Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com

Dai Rosenblum

on behalf of Debtor Bernard F. Murphy Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com

John Michael Quain, Jr.

 $on \ behalf \ of \ Creditor \ Educational \ Credit \ Management \ Corporation \ jquain@barley.com \ jfrench@barley.com \ jfrench@barl$ 

Maria Miksich

on behalf of Creditor LoanDepot.com LLC mmiksich@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8